



Have you done your

# Yearly Medicare Plan Review?

Medicare Open Enrollment  
November 15 — December 31



EACH YEAR, MEDICARE PLANS CAN CHANGE WHAT THEY COST AND COVER.

Every fall, **all people with Medicare** should review their current health and prescription drug coverage.

## IS YOUR PLAN STILL A GOOD PLAN FOR YOU?

Medicare can show you plans in your area that may

- ✓ Cost less
- ✓ Cover your drugs
- ✓ Let you go to the providers you want, like your doctor or pharmacy

You can also get

- ✓ An estimate of your out-of-pocket costs
- ✓ Quality and customer service ratings from current plan members



*"Medicare helped me save money. I found a plan that costs less and covers all of my drugs."*

Decide which plan is good for you for next year. If you want to change plans, call the plan you want to join. Medicare can also help you enroll—online, in person, at an event in your community, or on the telephone.

## FOUR WAYS TO GET THE HELP YOU NEED

1. **Call 1-800-MEDICARE (1-800-633-4227)**, and say “Agent.” Help is available 24 hours a day, including weekends. TTY users should call 1-877-486-2048.
2. **Visit [www.medicare.gov](http://www.medicare.gov).** If you want to look at Medicare health plans, select “Compare Health Plans and Medigap Policies in Your Area.” If you want to look at Medicare Prescription Drug Plans, select “Compare Medicare Prescription Drug Plans.”
3. **Look at your most recent “Medicare & You” handbook** to see a listing of plans in your area. You should also review any information you get from your plan, including the “Annual Notice of Change” letter.
4. **Get free, personalized health insurance counseling** by calling your State Health Insurance Assistance Program (SHIP). To get the telephone number for the SHIP in your state, call 1-800-MEDICARE.



## REMEMBER, MEDICARE PLANS CAN CHANGE EACH YEAR

### IMPORTANT MEDICARE DATES

#### October—Review and Compare

**Review:** Your plan may change. Review any notices from your plan about changes for next year.

**Compare:** In mid-October, use Medicare's tools to find a plan that meets your needs.

#### November 15—Open Enrollment Begins

This is the one chance each year most people with Medicare have to make a change to their health and prescription drug plans for the next year.

**Decide:** November 15 is the first day you can change your Medicare coverage for next year. Make your choice as soon as possible to give the plan time to mail your membership card, acknowledgement letter, and welcome package before your coverage begins on January 1.

#### December 31—Open Enrollment Ends

In most cases, December 31 is the last day you can change your Medicare coverage for next year. The plan has to get your enrollment request (application) by December 31.

#### January 1—Coverage Begins

Your new coverage begins if you switched to a new plan. If you stay with the same plan, January 1 is the date that any changes to coverage, benefits, or costs for the new year will begin.

### DO YOU NEED EXTRA HELP PAYING FOR MEDICARE PRESCRIPTION DRUG COVERAGE?

If you have limited income and resources, you may qualify for Extra Help to pay your prescription drug costs. Call Social Security at 1-800-772-1213. Ask for form SSA-1020 to find out if you qualify for Extra Help paying for prescription drugs. TTY users should call 1-800-325-0778.

*My Health.  
My Medicare.*

[www.medicare.gov](http://www.medicare.gov)

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TTY 1-877-486-2048

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